

Attorney Docket No. JDC-001-US

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Assistant Commissioner for Patents at (703) 872-9306 on:

Date: 07/21/04By: Susan Catlin**RECEIVED  
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JUL 21 2004

**OFFICIAL****PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN RE APPLICATION OF: JONATHAN D. COOPER

APPLICATION NO.: 09/648,102

FILED: 08/25/2000

FOR: IMPROVED MONEY TRANSFER SYSTEM AND  
METHOD WITH ADDED SECURITY FEATURES

EXAMINER: HAYES, JOHN W.

ART UNIT: 3621

CONFIRMATION NO: 4360

**AMENDMENT**

Dear Sir:

In response to the office action dated May 19, 2004, please kindly amend the above  
referenced application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this  
paper. Claims 1-27, 36-45, 47, 48 and 50-58 remain pending. Claims 1, 9, 15, 20, 21, 38, 39,  
44, 47, 50, 51, and 54.

**Remarks/Arguments** begin on page 15 of this paper.